



Order Filed on September 6, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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Attorneys for Morgan Stanley Mortgage Loan Trust
2006-12XS, U.S. bank national Association, as
Trustee, successor in interest to Bank of America,
national Association, as Trustee, successor by merger
to LaSalle Bank National Association, as Trustee

In Re:

Gerard Anthony Loffredo, Pamela Ann Loffredo,

Debtors.

Case No.: 19-27507 MBK

Hearing Date: 11/13/2019 @10:00 a.m.

Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: September 6, 2020

A handwritten signature of Michael B. Kaplan in black ink, written over a horizontal line.
Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtors: Gerard Anthony Loffredo, Pamela Ann Loffredo

Case No.: 19-27507 MBK

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Morgan Stanley Mortgage Loan Trust 2006-12XS, U.S. bank national Association, as Trustee, successor in interest to Bank of America, national Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee, holder of a mortgage on real property located at 363 Dogwood Drive, Brick, NJ 08723, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of PRO Se Debtors, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors shall make post-petition payments directly to Secured Creditor outside of the plan in accordance with the terms of the trial loan modification; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Debtors shall file a motion to approve the final modification, if offered by December 31, 2020; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event a final loan modification is unsuccessful, Debtors are responsible for the difference between the trial modification payment and the regular payment for the months this loan was in the trial modification; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event a final loan modification is unsuccessful, Debtor will file a modified plan to address the pre- and post-petition arrears to Secured Creditor; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee shall not pay Secured Creditor's claim while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to any arrears in the event a loan modification is unsuccessful; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.